

Debtor 1	Frank Bradley Szell		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania			
			(State)
Case number	21-10953		
(If known)			

MM / DD / YYYY

12/15

Part 1: Describe Your Household

☐ Yes

☐ No

☐ Yes

4d. \$ 0.00

Debtor 1 Frank Bradley Szell
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		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	\$ 0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$ 255.00
6b.	Water, sewer, garbage collection	\$ 150.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 380.00
6d.	Other. Specify: _____	\$ 0.00
7.	Food and housekeeping supplies	\$ 1,600.00
8.	Childcare and children's education costs	\$ 1,300.00
9.	Clothing, laundry, and dry cleaning	\$ 480.00
10.	Personal care products and services	\$ 355.00
11.	Medical and dental expenses	\$ 425.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 275.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	\$ 350.00
14.	Charitable contributions and religious donations	\$ 100.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ 0.00
15b.	Health insurance	\$ 0.00
15c.	Vehicle insurance	\$ 150.00
15d.	Other insurance. Specify: _____	\$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	\$ 350.00
17b.	Car payments for Vehicle 2	\$ 0.00
17c.	Other. Specify: _____	\$ 0.00
17d.	Other. Specify: _____	\$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	\$ 0.00
20b.	Real estate taxes	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	\$ 0.00
20e.	Homeowner's association or condominium dues	\$ 0.00

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21. **Other.** Specify: _____

21. +\$ 0.00
 +\$
 +\$

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 8,250.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$

22c. \$ 8,250.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 9,304.38

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 8,250.00

23c. Subtract your monthly expenses from your monthly income.
 The result is your *monthly net income*.

23c. \$ 1,054.38

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: